

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In Re: §
§
JENNIFER L MCCARREL § Case No. 17-80461
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 97,621.00
(Without deducting any secured claims)

Assets Exempt: 22,000.00

Total Distributions to Claimants: 4,061.23

Claims Discharged
Without Payment: 95,067.00

Total Expenses of Administration: 4,438.77

3) Total gross receipts of \$ 8,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 8,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 77,091.00	\$ 12,233.95	\$ 12,233.95	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	4,438.77	4,438.77	4,438.77
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	17,976.00	4,033.85	4,033.85	4,061.23
TOTAL DISBURSEMENTS	\$ 95,067.00	\$ 20,706.57	\$ 20,706.57	\$ 8,500.00

4) This case was originally filed under chapter 7 on 03/02/2017 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/15/2018 By: /s/BERNARD J. NATALE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
7409 Manor Rd Crystal Lake IL 60014-0000 McHenry	1110-000	8,500.00
TOTAL GROSS RECEIPTS		\$ 8,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bankamerica, 4909 Savarese					
	Circle Tampa, FL 33634		64,319.00	NA	NA	0.00
	Capital One Auto Finan, 3901					
	Dallas Pkwy Plano, TX 75093		12,772.00	NA	NA	0.00
2	Capital One Auto Finance, A					
	Division Of Capital On	4210-000	NA	12,233.95	12,233.95	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	TOTAL SECURED CLAIMS		\$ 77,091.00	\$ 12,233.95	\$ 12,233.95	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE	2100-000	NA	1,516.55	1,516.55	1,516.55
BERNARD J. NATALE	2200-000	NA	12.35	12.35	12.35
BERNARD J. NATALE LTD	3110-000	NA	2,887.50	2,887.50	2,887.50
BERNARD J. NATALE LTD	3120-000	NA	22.37	22.37	22.37
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 4,438.77	\$ 4,438.77	\$ 4,438.77

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Atg Credit, 1700 W Cortland St Ste 2 Chicago, IL 60622		30.00	NA	NA	0.00
	Atg Credit, 1700 W Cortland St Ste 2 Chicago, IL 60622		20.00	NA	NA	0.00
	Baxter Ecu, 400 North Lakeview Parkw Vernon Hills, IL 60061		716.00	NA	NA	0.00
	Baxter Empl Cr Union, 340 N Milwaukee Avenue Vernon Hills, IL 60061		1,291.00	NA	NA	0.00
	Capital One Bank Usa N, 15000 Capital One Dr Richmond, VA 23238		1,492.00	NA	NA	0.00
	Comenity Bank/express, Po Box 182789 Columbus, OH 43218		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Credit Box, PO Box 168 Des Plaines, IL 60016		1,319.00	NA	NA	0.00
	Credit Coll, Po Box 607 Norwood, MA 02062		81.00	NA	NA	0.00
	Credit Control Service, Po Box 607 Norwood, MA 02062		141.00	NA	NA	0.00
	Credit One Bank Na, Po Box 98872 Las Vegas, NV 89193		100.00	NA	NA	0.00
	Discover Fin Svcs Llc, Po Box 15316 Wilmington, DE 19850		2,345.00	NA	NA	0.00
	Kohls/capone, N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		2,444.00	NA	NA	0.00
	Nissan Motor Acceptanc, Po Box 660360 Dallas, TX 75266		0.00	NA	NA	0.00
	Northwest Collectors, 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		564.00	NA	NA	0.00
	Northwest Collectors, 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		205.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1 Norfolk, VA 23502		899.00	NA	NA	0.00
	Santander Consumer Usa, Po Box 961245 Ft Worth, TX 76161		6,329.00	NA	NA	0.00
	Syncb/amazon, Po Box 965015 Orlando, FL 32896		0.00	NA	NA	0.00
4	Capital One, N.A.	7100-000	NA	2,444.58	2,444.58	2,444.58
1	Discover Bank	7100-000	NA	268.22	268.22	268.22
3	PYOD LLC As Assignee	7100-000	NA	486.58	486.58	486.58
	Robert Wanat	7400-000	NA	834.47	834.47	834.47
	Capital One, N.A.	7990-000	NA	NA	NA	20.92
	Discover Bank	7990-000	NA	NA	NA	2.30
	PYOD LLC As Assignee	7990-000	NA	NA	NA	4.16
TOTAL GENERAL UNSECURED CLAIMS			\$ 17,976.00	\$ 4,033.85	\$ 4,033.85	\$ 4,061.23

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	17-80461	TML	Judge:	Thomas M. Lynch	Trustee Name:	BERNARD J. NATALE, TRUSTEE
Case Name:	JENNIFER L MCCARREL			Date Filed (f) or Converted (c):	03/02/2017 (f)	
For Period Ending:	03/15/2018			341(a) Meeting Date:	04/20/2017	
				Claims Bar Date:	08/04/2017	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 7409 Manor Rd Crystal Lake II 60014-0000 McHenry	82,730.00	165,000.00	OA	8,500.00	FA
2. 2012 Honda Civic Coupe Si Mileage: 34,500 Valued Via Kbb On	10,816.00	10,816.00	OA	0.00	FA
3. Various Used Household Furniture And Personal Possessions, I	875.00	0.00	OA	0.00	FA
4. 1 Used Cell Phone, 1 Used Tv, 1 Used Clock Radio, 1 Used Cof	550.00	0.00	OA	0.00	FA
5. Various Used Clothes	200.00	0.00	OA	0.00	FA
6. Various Used Jewelry Pieces 1 Set Of Earrings, 1 Necklace An	800.00	0.00	OA	0.00	FA
7. Cash	50.00	0.00	OA	0.00	FA
8. Dcu	500.00	0.00	OA	0.00	FA
9. Simple Bank (Debtor Used For 10 Transactions And Only Made O	0.00	0.00	OA	0.00	FA
10. Employer Sponsored	18,000.00	0.00	OA	0.00	FA
11. American Homes For Rent	1,600.00	0.00	OA	0.00	FA
12. Federal And State 2016 Potential Tax Refund	3,500.00	0.00	OA	0.00	FA
13. Employer Sponsored Term	0.00	0.00	OA	0.00	FA
14. Potential Personal Injury Suit Versus Sherman Hospital	0.00	0.00	OA	0.00	FA

TOTALS (Excluding Unknown Values)	\$119,621.00	\$175,816.00	Gross Value of Remaining Assets
			\$8,500.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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RE PROP # 1 -- Trustee has filed objection to exemption - Granted on 5/10/17

Exhibit 8

Initial Projected Date of Final Report (TFR): 06/01/2018

Current Projected Date of Final Report (TFR): 06/01/2018

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 17-80461

Case Name: JENNIFER L MCCARREL

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit 9

Taxpayer ID No: XX-XXX8200

For Period Ending: 03/15/2018

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8947

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/29/17	1	Robert S Wanat 7409 Manor Rd Crystal Lake, IL 60014	Liquidation of Real Estate Sale of Property to Co-Owner	1110-000	\$8,500.00		\$8,500.00
02/01/18	1101	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107	Distribution				\$1,528.90
		BERNARD J. NATALE	Final distribution representing a payment of 100.00 % per court order.	(\$1,516.55)	2100-000		\$6,971.10
		BERNARD J. NATALE	Final distribution representing a payment of 100.00 % per court order.	(\$12.35)	2200-000		
02/01/18	1102	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107	Distribution				\$2,909.87
		BERNARD J. NATALE LTD	Attorney Fees	(\$2,887.50)	3110-000		\$4,061.23
		BERNARD J. NATALE LTD	Attorney Expenses	(\$22.37)	3120-000		
02/01/18	1103	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Ref # 1781				\$270.52
				(\$2.30)	7990-000		\$3,790.71
		Discover Bank	Ref # 1781	(\$268.22)	7100-000		
02/01/18	1104	PYOD LLC As Assignee Resurgent Capital Services P O Box 19008 Greenville, SC 29602	Ref #3323 FNB				\$490.74
				(\$4.16)	7990-000		\$3,299.97
		PYOD LLC As Assignee	Ref #3323 FNB	(\$486.58)	7100-000		

Page Subtotals:

\$8,500.00

\$5,200.03

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**FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 17-80461

Case Name: JENNIFER L MCCARREL

Taxpayer ID No: XX-XXX8200

For Period Ending: 03/15/2018

Trustee Name: BERNARD J. NATALE, TRUSTEE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8947

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/01/18	1105	Capital One, N.A. % Becket And Lee Llp PO Box 3001 Malvern, PA 19355-0701	Ref #8203			\$2,465.50	\$834.47
				(\$20.92)	7990-000		
		Capital One, N.A.	Ref #8203	(\$2,444.58)	7100-000		
02/01/18	1106	Robert Wanat 7409 Manor Road Crystal Lake IL 60014	Final distribution representing a payment of 93.28 % per court order.	7400-000		\$834.47	\$0.00

COLUMN TOTALS	\$8,500.00	\$8,500.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,500.00	\$8,500.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,500.00	\$8,500.00

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Exhibit 9

TOTAL OF ALL ACCOUNTS			NET BALANCE	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		
XXXXXX8947 - Checking	\$8,500.00	\$8,500.00	\$0.00	\$0.00
	\$8,500.00	\$8,500.00	\$0.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)		Total Funds on Hand
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$8,500.00			
Total Gross Receipts:	\$8,500.00			